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ABSTRACT

The Protestant ministers' occupational characteristics affect their retirement experience. Unlike most retirees, Protestant ministers tend to experience residential and church moves. A national study was conducted to examine the effects of retirement experienced by retired ministers and anticipated by active ministers of the Presbyterian Church in the areas of housing, income, services, and activities. Questionnaires were completed by 1,154 active ministers and 635 retired ministers. The results revealed a highly significant difference between the actual age of retirement for retirees and the anticipated age of retirement for active ministers, suggesting that ministers retire at later ages than they estimate. Compared to active ministers, more retirees owned homes. There was a significant difference in the images of the adequacy of the levels of income by retired and active ministers. The actual income received by retirees was considered very or comfortably adequate by over 60% of retirees, while less that 20% of active ministers anticipated an adequate retirement income. Active ministers anticipated using more services than retirees reported actually using. Items dealing with activities retirees had done or active ministers anticipated doing during retirement revealed significant differences between the two groups on 11 of the 14 items. Data may be useful in making retirement policy decisions. (Author/NB)

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Views of Retirement By Active and Retired Protestant Ministers'

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ABSTRACT

The Protestant ministers' occupational characteristics affect their retirement experience. Unlike most retirees, Protestant ministers tend to experience residential and church moves.

This 1986 study examines the effects of retirement experienced by retired ministers and anticipated by active ministers of the Presbyterian Church (USA) in four areas: (1) housing, (2) income, (3) services, and (4) activities.

Methods: The 22 item active and retired ministers with a return rate of 81.3% for actives (n=1770) and 65.9% for retirees (n=870). They included demographics, housing preferences, adequacy of income, scales of importance of services and an activity list. Some results: ministers retire later than they estimate; more retirees (69.9%) own homes; income is more adequate for retirees than anticipated by actives; actives anticipated using more services than retirees actually use. These data may be replicated for other clergy and useful for retirement policy decisions.

Protestant ministers have unique occupational characteristics which affect their experiences of retirement. Most Americans tend to remain in their present dwellings at retirement (Atchley, 1987) and continue or increase their church involvement (Wingrove and Alston, 1971). This does not hold for the Protestant ministers. They must move from church-provided housing at retirement, and most will move to another local church in another community. Furthermore, they are less likely than other professionals to own their home of retirement.

The clergy face an adjustment to retirement not experienced by most church members. They face a double identity crisis or jeopardy at retirement. Clergy retire from the "CEO" position in the organization, but they don't retire from the organization. Their commitment is not only to being a minister--it is also a commitment to the church as an organization. While most retirees continue to increase their local church participation, most clergy must change local churches and adjust to a new, non-authoritative role in church. Retired clergy do have opportunities to use their skills and continue ministerial functions on a random or part-time basis, but they are frequently viewed as a threat to the current ministers in charge. Retired ministers report that continued involvement in local churches and denominational life is a very important source of life satisfaction (Green, 1986, Payne and Brewer, 1987).

When most Americans retire they tend to remain in their present dwellings. This familiarity and patterned activity in

the same house and neighborhood provide continuity in the midst of the social changes accompanying retirement and/or physical disabilities.

Moving at any age involves stress and trauma. Much attention has been given to the effects of involuntary and voluntary relocation on persons over the age of 65 (Schulz and Brenner, 1977; Borup, 1982). Although research findings are varied, some major insights are now a part of most moving decisions: (1) the older persons need to be in charge or involved in decisions as to when and where to move based on their physical and mental condition; (2) those who have positive or "strong" feelings (even negative) about the move will make the best and quickest adjustment; and (3) moving within or to a familiar neighborhood (community) and near friends and relatives are major factors in life satisfaction.

Attachment to place and home is related to self identity and social supports. A move disrupts or necessitates a reshaping of identity and establishing or reestablishing significant people in one's life (Howell, 1980, 1986; Proshansky, et al, 1983). As citizens of a nation that values home and home ownership, older persons have strong self and cultural attachments to home and place.

However, there are variations of attachment and of residential patterns of adults. We have and do live in a mobile society. It is estimated that younger adults move about every 5 years. These moves have been career related, and identity comes with the

career and age.

There are professionals for whom relocation is a fact of life, for example, military personnel, ministers and missionaries. For these groups, survival is with a community of persons with shared experiences rather than within a "place specific" community. An example of retirement housing planning to meet the need of a specialized, mobile sub population, such as the above, is the Life Care Community (CCRC), which is being constructed by a private developer, the Marriott Corporation, and is designed for retired officers on an Army base near Washington, D.C.

Ministers fit the special category of retirees for whom identification with communities of persons who have shared similar organizational experiences is more important than "place" identification.

This paper reports on a national study of active and retired ministers of a major Protestant denomination. The general hypothesis is that active ministers' images of retirement differ significantly from the actual experiences of retired ministers. These differences are examined in five areas: (1) age of retirement; (2) housing and housing satisfaction; (3) adequacy of income; (4) importance of service; and (5) activities.

Method

Questionnaires were developed to secure data regarding views about probable and actual situations in retirement. A sample of 10 percent of the active and retired ministers was drawn from the Presbyterian Church (U.S.A.) records. Usable

questionnaires were received from 1,154 active ministers--an unusually high 81.3 percent return rate. Six hundred and thirty-five usable retiree questionnaires were returned--65.9 percent of the mailing.

The data have been analyzed by percentage distribution, scale scores and, where appropriate, submitted to analyses of significance by Chi Square and the T Test of Means.

Findings

Demographics. Table 1 shows some of the demographic characteristics of retired and active Presbyterian ministers. The age differences, as expected, were great. More than half of the retired ministers were 65 to 75. Three out of ten were 75 to 85. Around seven percent were both under 65 and 85 or over.

Few of the active ministers were 65 or over, and 17.3 percent were under 35 years. Around a fourth of the ministers were in each ten-year age group from 35 to 65. If retirement comes at 65, as most ministers anticipate, 26.8 percent will retire within the next ten years, 53.9 percent within thirty years. Recruitment will need to keep pace with this rate of retirement in order for the current number of clergy to be maintained.

Among the active clergy, 8.5 percent were women compared to only 0.6 percent among retirees. While this remains a small proportion, the increase is significant. Within the next generation this could more than double, perhaps triple.

Nine out of ten retirees and actives were married. There were more widowed (6.8 percent) among the retired, and more singles

(4.4 percent) and divorced (4.2 percent) among the actives.

Table 1. Percentage Distribution of Selected Demographic Characteristics for Presbyterian Retired and Active Ministers, 1987.

Item	Retired Sample (n=635) %	Active Sample (n=1154) %
Age Group-Retired		
Under 55	0.9	-
55-64	7.3	-
65-74	54.1	-
75-84	29.8	-
85-over	7.9	-
Age Group-Active		
Under 35		17.3
35-44		25.8
45-54		27.1
55-64		26.8
65-over		3.1
Gender		
Male	99.4	91.5
Female	0.6	8.5
Marital Status		
Married	91.2	91.1
Single	0.9	4.4
Divorced	1.1	4.2
Widowed	6.8	.3

Age of Retirement. There was a highly significant difference between the actual time of retirement for retirees and the anticipated time of retirement for actives (Table 2). The largest difference was at the 65 year mark with 62.5 percent of the actives anticipating retirement but only 40.8 percent of the retirees actually retiring at that age. Twice as many (28.3 percent) retired before 65 as expected to by the actives (13.6

percent). Also fewer actives (23.9 percent) anticipated retirement after 65 than actually retired (31.0 percent).

These variations may be related to a period effect, a change in health patterns, and a shift in the definition of the age of retirement in bureaucratized society.

Table 2. Age of Actual and Anticipated Retirement by Retired and Active Presbyterian Ministers, 1987.

Age of Actual or Anticipated Retirement	Retirees (Actual) (n=630) %	Actives (Anticipated) (n=1102) %
under 60	3.7	1.1
60-64	24.6	12.5
65	40.8	62.5
over 65	31.0	23.9

X^2= 89.9 .3 df. p=.0000

Housing and Environment. More retirees (71.0 percent) owned their homes than actives (51.6). About half (50.7) bought their homes before retirement. Some reported that their retirement home was the first house they had ever owned. Slightly more than a third (39.1) of the actives reported that they owned a home for retirement. On a scale of 1 to 4, according to Table 3, the active ministers ranked as most desirable living in own home/condominium (3.30) and then in descending order, living close to a shopping center (3.13), public transportation (3.7), and church (2.94). Least desirable was shared housing with another minister, missionary or lay worker (1.49). They were negative about various types of sharing living arrangements (items 10-17).

Table 3. Scores (1) of Desirability for Housing Options in Retirement by Active Presbyterian Ministers, 1987

	Options	Scores of desirability (n=1154)
1.	Live in own home/condominium	3.30
2.	Live close to shopping center	3.13
3.	Live close to public transportation	3.07
4.	Live close to church	2.94
5.	Locate in the Sunbelt	2.53
6.	Stay in area of ministry prior to retirement	2.43
7.	Move into retirement home operated by a Presbytery or Synod organization	2.36
8.	Church subsidy to help purchase home/ condominium	2.43
9.	Purchase home/condominium now to rent until retirement	2.20
10.	Personal care home: a group home (8-12 residents with limited health care and supervision)	2.03
11.	Live in church cluster housing for ministers, missionaries or lay workers	1.90
12.	Live in a planned retirement community like Sun City	1.77
13.	Live with relatives	1.65
14.	Live in congregate house (individuals and/or families who live in a house together)	1.61
15.	Live in church cluster housing for ministers only	1.90
16.	Shared housing with another minister, missionary or lay worker	1.49
17.	Move into individual church-provided house	1.84?

(1) Scores computed from 1-4 scale. The higher the score the greater the desirability.

Income. There was a significant difference in the images of the adequacy of the levels of income by retired and active

Presbyterian ministers (Table 4). The actual income received by the retirees was considered very or comfortably adequate by 60.7 percent of them. This was anticipated to be the case by only 19.6 percent of the active ministers. More of the actives than retirees thought it adequate. More than twice as many actives (17.5 percent) as retirees (7.5 percent) thought it was inadequate or very inadequate.

This negative view of retirement income by actives could result from a fear of retirement or from a comparison with their current incomes and benefits. Those already retired had doubtlessly accommodated to their retirement income.

Table 4. Actual and Anticipated Level of Adequacy of Income by Retired and Active Presbyterian Ministers, 1987

Level of Adequacy Retirement Income	Retired (n=621) Actual %	Active (n=1145) Anticipated %
Very Adequate	24.6	4.3
Comfortable Adequate	36.1	15.3
Adequate	31.7	45.1
Inadequate	6.1	14.9
Very Inadequate	1.4	2.6
Too far Ahead to know	.0	12.8
Don't know	.0	5.0

X^2 =380.2 .6 df. p=.0000

Services. What were the differences in the images of retired and active Presbyterian ministers regarding the importance of various services and facilities during retirement? The T tests of means show significant difference between the opinions of

retirees and actives for six of the items of Table 5 but not for the remaining five. The actives foresaw Items 2 - 6 as significantly more important than those already in retirement. The latter thought more of nursing home facilities than actives. The most important single service had to do with hospitals for both retirees and actives. Hospice services were considered more important by the actives than retirees. This may be due to the recent development of this service. Companion aids seemed lower

Table 5. Scores (1) of Importance of Services and Facilities In Retirement By Retired and Active Presbyterian Ministers, 1987.

Services	Score of Importance: Retirees Mean Score	Actives Mean Score	T Test of Means
1. Nursing home facilities	3.32	3.09	S
2. Home health services	3.29	3.47	S
3. Home maintenance services	3.12	3.33	S
4. Hospice services	3.07	3.30	S
5. Transportation	3.24	3.36	S
6. Companion aides	2.84	3.02	S
7. Congregate meals	2.81	2.71	NS
8. Day care for the elderly	3.03	3.10	NS
9. Intermediate care	3.19	3.27	NS
10. Home-delivered meals	2.91	3.00	NS
11. Hospital Services	3.54	3.52	NS

(1) Scores computed from 1-4 scale. The higher the scores, the greater the importance.
(2) Significance at .05 probability or less.

for retirees than actives probably for the same reason. Congregate meals, day care for the elderly and home delivered meals were considered less important by both groups. Transportation and home health services were considered more important by actives than retirees.

These images of the importance of services and facilities may reflect a lack of knowledge about retirement facilities on the part of actives. They may, also, indicate greater demands for services among future than present retirees.

Activities. The Presbyterian clergy were asked about activities they had done (retirees) or anticipated doing during retirement (actives). All the items, except three, were significantly different between the two groups (Table 6).

The actives were much more inclined than retirees to continue religious work on a reduced bases (Items 1,2,4). Both groups voted for a high level of volunteering in community (Item 3) and church (Item 14). The actives anticipated much higher volunteering in community than the retirees. Both were high on church volunteering with the actives somewhat, but not significantly, higher. Next to supplying pulpits temporarily (Item 4), Travel (Item 2) was the most popular activity for both groups. Among the actives 74.6 percent expected to travel, and this was true for 53.2 percent for retirees. Participation in active and inactive recreation and in arts was much higher in the anticipations of actives than in the practice of retirees (Items 8, 9, 10). Active recreation was highly favored over inactive.

There was little interest in reducing activities in or out of the home (Items 6, 12, 13). The actives were significantly more interested than retirees in retraining for another career (Item 11) and in a job outside the church (Item 5).

Table 6. Activities Already Done (Retirees) or Anticipated (Actives) In Retirement by Presbyterian Ministers, 1987).

Activity	Yes Responses Only		
	Retirees (n=635) Have Done %	Actives (n=1154) Anticipate Doing %	X^2 Significance(1)
1. Continue ministry or reduced scale	38.0	54.2	S
2. Join church staff part time	17.2	39.4	S
3. Volunteer Community activities	45.7	60.7	S
4. Supply pulpits temporarily	60.0	77.6	S
5. Job outside church	9.0	16.1	S
6. Do nothing outside home	11.5	2.9	S
7. Travel	53.2	74.4	S
8. Active Recreation	38.6	68.5	S
9. Inactive recreation	15.4	40.2	S
10. Participate in Arts	21.9	41.0	S
11. Retrain for another career	1.3	6.6	S
12. Reduce activities outside home	11.8	9.5	NS
13. Reduce activities in home	4.7	3.0	NS
14. Volunteer church activities	47.4	53.6	NS

(1) Significance at .05 probability or less

In spite of the differences, the images of the retirees and actives were in the same general direction. The actives were younger and somewhat more optimistic about retirement activities

than retirees. Both groups wanted to travel, to volunteer for church and community activities, and to remain active in recreation and the arts. The older age groups among the retirees slowed down their involvement but did not alter the model of activities in retirement.

Discussion and Implications

The general hypothesis was abundantly confirmed for active ministers differ by the data reviewed. Active ministers do have significantly different views of retirement than those already in retirement. The actives were both more optimistic (about retirement activities) and pessimistic (about the adequacy of income) than the retirees. Discussions between actives and retirees could be mutually fruitful.

This study shows that clergy are more likely to be involved in community and church activities and use their accumulated experience in volunteering, although they are less likely to be "disengaged" than other retirees. However, clergy do experience an exclusion by their church as a consequence of their previous occupational roles, and not because of age. Congregations and denominational leaders need to be aware of the unique characteristics of the retired clergy and respond by developing programs and policy to address these needs.

The housing and service needs of the clergy may vary by denomination. Those in the call system may differ from those in episcopal appointment system. Some are more affluent than others. Some denominations provide more facilities for retired

clergy than others. Therefore, replication of the study with other denominations is needed to understand the commonalities and variations of retirement lifestyles and opportunities for continued involvement in ministers.

The increase in the numbers of retired clergy in the next decade and in the numbers over the age of 85 pose major pension, medical and health care issues for all denominations.

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